

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Ana Y. Rivera</u> | Social Security number or ITIN | xxx-xx-2106 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 15-32094-RG | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ana Y. Rivera

2/3/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ana Y. Rivera
Debtor

Case No. 15-32094-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 03, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Ana Y. Rivera, 275 Smith Street, Newark, NJ 07106-2517 |
| cr | + CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| cr | + DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 515867393 | + Attorney General, United States Department Of Justice, Ben Franklin Station; P.O. Box 683, Washington, DC 20044-0683 |
| 515867394 | + Carlos R. Antunez, 352 Emily Drive, Lilburn, GA 30047-5223 |
| 519052866 | + CitiMortgage, Inc., c/o Cenlar FSB- Attn Bk Dept., 425 Phillips Blvd., Ewing NJ 08618-1430 |
| 519052867 | + CitiMortgage, Inc., c/o Cenlar FSB- Attn Bk Dept., 425 Phillips Blvd., Ewing NJ, 08618, CitiMortgage, Inc., 08618-1430 c/o Cenlar FSB- Attn Bk Dept. |
| 516084093 | DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, PO BOX 6154, RAPID CITY, SD 57709-6154 |
| 515867397 | + Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172 |
| 515867399 | + James A. Mayer, Esq., 223 Old Hook Road, PO Box 35, Westwood, NJ 07675-0035 |
| 515867400 | + Juan Escobar, Nancy Escobar, 275 Smith Street, Newark, NJ 07106-2517 |
| 515867402 | #+ Mounir Khallouk, 275 Smith Street, Newark, NJ 07106-2517 |
| 515867403 | + New Jersey Division of Taxation, 50 Barrack Street 9th Floor, P.O. Box 245, Trenton, NJ 08602-0245 |
| 518620431 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518620432 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826 |
| 515867404 | + Phelan, Hallinan And Diamond, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 515867405 | + Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 515867406 | + Reliable Collections, Inc., 554 Bloomfield Ave., Bloomfield, NJ 07003-3307 |
| 515867409 | United States Trustee, One Newark Center, Suite 2100, 1085 Raymond Boulevard, Newark, NJ 07102 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 04 2021 00:20:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Feb 04 2021 00:20:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 515867395 | + EDI: CITICORP.COM | Feb 04 2021 05:03:00 | Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202 |
| 519053780 | + EDI: CITICORP.COM | Feb 04 2021 05:03:00 | CitiMortgage Inc., P.O. Box 688971, Des Moines, IA 50368-8971 |
| 516069089 | + EDI: CITICORP.COM | Feb 04 2021 05:03:00 | CitiMortgage, Inc., PO Box 688971, Des Moines, IA 50368-8971, Phone number 50368-8971 |
| 515867396 | + EDI: CITICORP.COM | Feb 04 2021 05:03:00 | Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243 |
| 515867398 | EDI: IRS.COM | Feb 04 2021 05:03:00 | Internal Revenue Service, PO Box 7346, Centralized Insolvency Unit, Philadelphia, PA |

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Form ID: 3180W

Total Noticed: 30

| | | | |
|-----------|---|----------------------|---|
| 515867401 | + EDI: MID8.COM | | 19101-7346 |
| | | Feb 04 2021 05:08:00 | Midland Funding, LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255 |
| 515867407 | + EDI: CITICORP.COM | | |
| | | Feb 04 2021 05:03:00 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 515867408 | + Email/Text: usanj.njbankr@usdoj.gov | | |
| | | Feb 04 2021 00:20:00 | United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527 |
| 515867410 | + Email/Text: collect@williamsalexander.com | | |
| | | Feb 04 2021 00:19:00 | Williams/alexander & A, 1479 Route 23 South, Wayne, NJ 07470-7507 |

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Aleisha Candace Jennings | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com |
| David L. Stevens | on behalf of Debtor Ana Y. Rivera dstevens@scura.com ecfbkfilings@scuramealey.com;lhague@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| John D. Krohn | on behalf of Creditor CITIMORTGAGE INC. nj.bkecf@fedphe.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Marie-Ann Greenberg | on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com |
| Melissa N. Licker | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com |
| Nicholas V. Rogers | on behalf of Creditor CITIMORTGAGE INC. nj.bkecf@fedphe.com |

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Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

Scott G. Kobil

on behalf of Creditor CITIMORTGAGE INC. scott.kobil@klgates.com, klgatesbankruptcy@klgates.com

William M. E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

TOTAL: 12